

HIPAC POLICY DEVELOPMENT SUBCOMMITTEE

POLICY OPTIONS

#	Policy Option Description	Person Responsible
1	Educational Programs Throughout the State	
a	Agents/small employers – (1) standard benefit cost form which describes the cost of health care costs provided by employer, (2) annual open enrollment type seminars with SCDOI, agents and licensed carriers, (3) create a “Guide to Purchasing Health Care Coverage in South Carolina” which would include each small employer insurer’s base rate and case characteristics.	Jim Hart
b	Employees – (1) Utilization costs, (2) personal responsibility, (3) available health care options.	Jim Hart
c	Providers/Federally Qualified Health Centers – (1) pharmaceutical management, (2) disease management, (3) available programs for the working poor/appropriate steerage	Casey Fitts, M.D.
d	Implement “Well Cities” program to the working poor/small group employers. Provides education on healthy lifestyles and rewards/incentives to people who participate.	Casey Fitts, M.D.
2	SC Healthcare Access Center – 5 existing centers working to create a partnership with hospitals, federally qualified health centers, communities and DHHS.	Casey Fitts, M.D.
3	Small Employer Self Insured Program – Create a small employer self-insured pool which would be administered by the State Budget and Control Board. Pool would be self sustaining	Frank Knapp
4	Replicate the South Carolina Health Access Program/Arkansas Plan. 500,000 people are uninsured...they make up people with 1) no income who can’t afford insurance, 2) sick people who can not afford the cost of their health care and/or who have limits to pre-existing conditions, and 3) young, healthy people who choose not to purchase insurance. Risk would be spread to all individuals in pool. Benefits would include mandatory generic drugs and managed utilization.	Larry Fernandez
5	Small Employer High Risk Pool/Washington D.C. Plan. Revise the small employer basic and standard plan mandate and reinsurance pool.	Viki Fox
6	No mandate product. Look at Arkansas and District of Columbia legislative initiative that allows a no-mandate plan to be offered to small employer groups.	Viki Fox
7	One Third Share Plan - IL	Donna Novak